# WHAT TO DO IF YOU BECOME A VICTIM IF IDENTITY CRIME AND FRAUD

1. CONTACT THE THREE MAJOR CREDIT BUREAUS to place a FRAUD ALERT and "victim statement" on your credit report. Order a copy of your report from each bureau and review for any inaccuracies.

## **EQUIFAX**

To order your report call: (800) 685-1111 or online www.equifax.com

To report Fraud call: (800) 525-6285 P.O. Box 740241 Atlanta, GA 30374-0241

#### EXPERIAN

To order your report call: (888) 397-3742 or o line www.experian.com

To report Fraud call: (888) 397-3742 P.O Box 9532 Allen, TX 75013

## TRANS UNION

To order your report call: (800) 888-4213 or online www.transunion.com

To report Fraud call: (800) 680-7289 P.O. Box 6790 Fullerton, CA 92634-6790

FTC

**Identity Theft Complaint Input Form** 

FBI/FTC's Internet Fraud Task Force Website: www.ic3.gov

- **2. REVIEW YOUR CREDIT REPORTS** and close any accounts you believe have been tampered with or opened fraudulently. Continue to review your credit reports every six months.
- 3. CHANGE P.I.N. (Personal Identification Number) and passwords on existing accounts.
- **4. CONTEST ALL FRAUDULENT ACCOUNTS** with affected financial institution and/or business; in writing and follow up by sending them the Federal Trade Commission's Identify Theft Affidavit. (found on the FTC's website @ www.consumer.gov/idtheft)
- **5.** FILE POLICE REPORT and get a copy. The police report should identify all fraudulent activity.
- 6. CONTACT THE FEDERAL TRADE COMMISSION at (877) IDTHEFT, or on line <a href="https://www.consumer.gov/idtheft">www.consumer.gov/idtheft</a>. They will enter your complaint information into the national Identity Theft database and provide victim assistance and consumer education materials. Their website will also provide additional information about your rights as a victim and further explain all of the steps you will need to take to repair your good name.

REPAIRING YOUR CREDIT MAY BE A TIME CONSUMING AND FRUSTRATING UNDERTAKING

## KEEP A DETAILED LOG OF EVERY STEP YOU TAKE

THESE RECORDS WILL BE USEFUL AS YOU CONTEST ANY FRAUDULENT ACTIVITY AND FOR A LAW ENFORCEMENT INVESTIGITON.